

Certificate Number: 16339-PAM-DE-036103892

Bankruptcy Case Number: 18-03120



16339-PAM-DE-036103892

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 31, 2021, at 2:24 o'clock PM EDT, Phillip Reed completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 31, 2021 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor